

Fill in this information to identify the case:

Debtor 1 Ruth N. Fleming

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri

Case number 17-40842

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

US Bank Trust National Association,  
Name of creditor: as Trustee of the SCIG Series III Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to  
identify the debtor's account: 8 5 6 7

Date of payment change:  
Must be at least 21 days after date  
of this notice 10/01/2019

New total payment: \$ 1,168.70  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 221.23

New escrow payment: \$ 278.45

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Ruth N. Fleming  
First Name Middle Name Last Name

Case number (if known) 17-40842

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**  
Signature

Date 09/06/2019

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street

Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 14, 2019

DONALD C FLEMING  
RUTH N FLEMING  
6705 HANCOCK AVE  
ST LOUIS MO 63139

Loan: XXXXXXXXXX

Property Address:  
6705 HANCOCK AVENUE  
SAINT LOUIS, MO 63139

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Aug 2018 to Sept 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2019:
Principal & Interest Pmt:	890.25	890.25 **
Escrow Payment:	221.23	278.45
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,111.48	\$1,168.70

Escrow Balance Calculation	
Due Date:	Aug 01, 2019
Escrow Balance:	1,538.70
Anticipated Pmts to Escrow:	442.46
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,981.16

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,991.09	1,566.84
Aug 2018	221.23	63.92		*		2,212.32	1,630.76
Aug 2018		8.60		*	Escrow Only Payment	2,212.32	1,639.36
Sep 2018	221.23			*		2,433.55	1,639.36
Sep 2018				1,084.00	* Homeowners Policy	2,433.55	555.36
Oct 2018	221.23	221.23	1,042.00	*	Homeowners Policy	1,612.78	776.59
Nov 2018	221.23	221.23				1,834.01	997.82
Nov 2018				236.65	* Homeowners Policy	1,834.01	761.17
Dec 2018	221.23	221.23	1,612.78	1,640.43	* City/Town Tax	442.46	(658.03)
Jan 2019	221.23	221.23				663.69	(436.80)
Feb 2019	221.23	442.46		*		884.92	5.66
Feb 2019		205.66		*	Tax Refund Report	884.92	211.32
Mar 2019	221.23	221.23				1,106.15	432.55
Apr 2019	221.23	221.23				1,327.38	653.78
May 2019	221.23	221.23				1,548.61	875.01
Jun 2019	221.23	221.23				1,769.84	1,096.24
Jul 2019	221.23	221.23				1,991.07	1,317.47
Aug 2019		221.23		*		1,991.07	1,538.70
					Anticipated Transactions	1,991.07	1,538.70
Aug 2019		221.23					1,759.93
Sep 2019		221.23					1,981.16
	\$2,654.76	\$3,375.40	\$2,654.78	\$2,961.08			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year we anticipated that payments from your account would make during this period equaling 442.46. Under  
Federal law, your lowest monthly balance should not have exceeded 442.46 or 1/6 of the anticipated payment from the  
account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are  
silent on this issue.

Analysis Date: August 14, 2019

DONALD C FLEMING

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,981.16	2,722.88
Oct 2019	247.54	1,330.00	Homeowners Policy	898.70	1,640.42
Nov 2019	247.54			1,146.24	1,887.96
Dec 2019	247.54	1,640.43	City/Town Tax	(246.65)	495.07
Jan 2020	247.54			0.89	742.61
Feb 2020	247.54			248.43	990.15
Mar 2020	247.54			495.97	1,237.69
Apr 2020	247.54			743.51	1,485.23
May 2020	247.54			991.05	1,732.77
Jun 2020	247.54			1,238.59	1,980.31
Jul 2020	247.54			1,486.13	2,227.85
Aug 2020	247.54			1,733.67	2,475.39
Sep 2020	247.54			1,981.21	2,722.93
	<u>\$2,970.48</u>	<u>\$2,970.43</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 495.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 495.07 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,981.16. Your starting balance (escrow balance required) according to this analysis should be \$2,722.88. This means you have a shortage of 741.72. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,970.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	247.54
Surplus Amount:	0.00
Shortage Amount:	30.91
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$278.45</u>

Paying the shortage. If you have a shortage, you must pay the shortage by the next business day. If you do not pay the shortage by the next business day, we will make the payment on your behalf. Your monthly payment will be \$1,136.01 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION**

In Re:	Case No. 17-40842
Ruth N. Fleming	Chapter 13
Debtor.	Judge Kathy A. Surratt-States

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**CERTIFICATE OF SERVICE**

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I certify that on September 6, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Sean C. Paul, Debtor's Counsel  
scp@pklawonline.com

Diana S. Daugherty, Chapter 13 Trustee  
standing\_trustee@ch13stl.com

Office of the United States Trustee  
ustpreion13.sl.ecf@usdoj.gov

I further certify that on September 6, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Ruth N. Fleming, Debtor  
6705 Hancock Ave.  
Saint Louis, MO 63139-2124

Dated: September 6, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com